

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: Alicia Rose Murphy

§ Case No. 5:18-bk-00338-MJC

Debtor(s)

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

William G. Schwab, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$10,167.40
(without deducting any secured claims)

Assets Exempt: \$164,980.18

Total Distribution to Claimants: \$10,965.54

Claims Discharged
Without Payment: \$5,592.39

Total Expenses of Administration: \$19,059.52

3) Total gross receipts of \$30,025.06 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$30,025.06 from liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	0.00	24,135.71	24,135.71	7,988.86
PRIORITY CLAIMS CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	21,329.69	19,059.52	19,059.52
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	8,569.07	8,569.07	2,976.68
TOTAL DISBURSEMENTS	\$0.00	\$54,034.47	\$51,764.30	\$30,025.06

4) This case was originally filed under Chapter 7 on 01/30/2018.
The case was pending for 47 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/29/2021 By: /s/ William G. Schwab
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-7-TDR (10/1/2010)

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 - GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
234 Yetten Circle, Tamaqua, PA 18252	1110-000	30,025.06
TOTAL GROSS RECEIPTS		\$30,025.06

¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 - FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRANS. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			

EXHIBIT 3 - SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Ford Motor Credit Company LLC Dept. 55953	4210-000 4700-000	0.00 N/A	16,146.85 7,988.86	16,146.85 7,988.86	0.00 7,988.86
	TOTAL SECURED CLAIMS		\$0.00	\$24,135.71	\$24,135.71	\$7,988.86

EXHIBIT 4 - CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
William G. Schwab, Trustee	2100-000	N/A	7,657.17	5,387.00	5,387.00
William G. Schwab, Trustee	2200-000	N/A	48.98	48.98	48.98
INTERNATIONAL SURETIES, LTD.	2300-000	N/A	8.80	8.80	8.80
Signature Bank	2600-000	N/A	179.76	179.76	179.76
William G. Schwab, Esquire	3110-000	N/A	2,673.50	2,673.50	2,673.50
William G. Schwab, Esquire	3120-000	N/A	10.79	10.79	10.79
	2820-000	N/A	3,430.69	3,430.69	3,430.69
	3510-000	N/A	7,320.00	7,320.00	7,320.00
TOTAL CHAPTER 7 ADMIN. FEES and CHARGES		N/A	\$21,329.69	\$19,059.52	\$19,059.52

EXHIBIT 5 - PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None			
TOTAL PRIOR CHAPTER ADMIN. FEES and CHARGES					

EXHIBIT 6 - PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			None			
TOTAL PRIORITY UNSECURED CLAIMS				N/A		

EXHIBIT 7 - GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	Quantum3 Group LLC as agent for Comenity Capital Bank	7100-000	0.00	731.72	731.72	254.18
3	M&T Bank	7100-000	0.00	4,387.43	4,387.43	1,524.08
4	Department Stores National Bank c/o Quantum3 Group LLC	7100-000	0.00	3,449.92	3,449.92	1,198.42
TOTAL GENERAL UNSECURED CLAIMS			\$0.00	\$8,569.07	\$8,569.07	\$2,976.68

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case Number: 18-00338 MJC
Case Name: Alicia Rose Murphy

Period Ending: 12/29/21

Trustee: William G. Schwab
Filed (f) or Converted (c): 01/30/18 (f)
§341(a) Meeting Date: 02/27/18
Claims Bar Date: 11/21/19

Ref #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) Abandon	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	234 Yetten Circle, Tamaqua, PA 18252	149,000.00	0.00		30,025.06	FA
2	2017 Ford Focus	9,800.00	0.00		0.00	FA
3	2005 Chevrolet Cavalier	1,565.00	0.00		0.00	FA
4	Misc household goods & furnishings	4,000.00	0.00		0.00	FA
5	40' LCD TV & laptop	350.00	0.00		0.00	FA
6	Longaberger Baskets	650.00	0.00		0.00	FA
7	Royal Dalton Statue	200.00	0.00		0.00	FA
8	Women's Clothing	500.00	0.00		0.00	FA
9	Misc. Costume Jewelry	1,000.00	0.00		0.00	FA
10	dog & hamster	35.00	0.00		0.00	FA
11	Misc household tools	250.00	0.00		0.00	FA
12	Cash	100.00	0.00		0.00	FA
13	Checking M&T Bank - acct # 5411	1,416.00	0.00		0.00	FA
14	Savings M&T Bank	96.00	0.00		0.00	FA
15	U.S. Savings Bond - Series I	56.28	0.00		0.00	FA
16	U.S. Savings Bond - Series EE	26.10	0.00		0.00	FA
17	Retirement Account PSERS	109,318.73	0.00		0.00	FA
18	401(b) Primarica	23,003.85	0.00		0.00	FA
19	PA Treasury 529 College Savings Program - Hannah	267.40	267.40		0.00	FA
20	Tax Refunds - Potential 2017	4,872.00	0.00		0.00	FA
21	Primerica Education Savings Account - Molly	300.00	0.00		0.00	FA

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
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Ref #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) Abandon	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
22	Primerica Education Savings Account - Hannah	300.00	0.00		0.00	FA
23	PA Treasury College Savings - Devin	100.00	0.00		0.00	FA
TOTALS (Excluding Unknown Values)		\$307,206.36	\$267.40		\$30,025.06	\$0.00

Major activities affecting case closing:

Sent to UST

08-21-19-Claims Bar Bar Set- Objections Due By 11-21-19

06-24-19-Quarterly Review of Status of Case for Outstanding Issues
quarterly review 6/19/18

Initial Projected Date of Final Report (TFR): July 28, 2020

Current Projected Date of Final Report (TFR): July 28, 2020

December 29, 2021

Date

/s/ William G. Schwab

William G. Schwab

Form 2
Cash Receipts and Disbursements Record

Exhibit 9

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Case Number: 18-00338 MJC
Case Name: Alicia Rose Murphy
Taxpayer ID#:
Period Ending: 12/29/21

Trustee: William G. Schwab
Bank Name: Texas Capital Bank
Account: *****2084 - Checking Account
Blanket Bond: \$6,889,586.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 Check or Ref. #	3 Paid To / Received From	4 Description of Transaction	Uniform Tran. Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/23/19		BOWE ODORIZZI LAW LLC	SALE OF REAL ESTATE PER COURT ORDER DATED 7-10-19		11,285.51		11,285.51
08/23/19	Asset #1		SALE OF REAL ESTATE PER COURT ORDER DATED 7-10-19 101,413.83	1110-000			11,285.51
08/23/19			Current taxes -3,430.69	2820-000			11,285.51
08/23/19			Portnoff Associates Del Taxes -4,686.85	4700-000			11,285.51
08/23/19			Sch Cty Tax Claim -3,302.01	4700-000			11,285.51
08/23/19			Realtor's Commission -7,320.00	3510-000			11,285.51
08/23/19	Asset #1		Rec of Deeds Transfer Taxes -1,220.00	1110-000			11,285.51
08/23/19	Asset #1		Misc Closing Costs -80.00	1110-000			11,285.51
08/23/19	Asset #1		Las Sewer/Trash Bill -590.74	1110-000			11,285.51
08/23/19	Asset #1		Last Water Bill -133.27	1110-000			11,285.51
08/23/19	Asset #1		Payoff of Mortgage -58,079.25	1110-000			11,285.51
08/23/19	Asset #1		Exemption of Debtor -11,285.51	1110-000			11,285.51
01/02/20	51001	INTERNATIONAL SURETIES, LTD.	Bond Premium	2300-000		3.55	11,281.96

Form 2
Cash Receipts and Disbursements Record

Exhibit 9

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Case Number: 18-00338 MJC
Case Name: Alicia Rose Murphy
Taxpayer ID#:
Period Ending: 12/29/21

Trustee: William G. Schwab
Bank Name: Texas Capital Bank
Account: *****2084 - Checking Account
Blanket Bond: \$6,889,586.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 Check or Ref. #	3 Paid To / Received From	4 Description of Transaction	Uniform Tran. Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/04/20		Signature Bank	Transfer to account ending 0708	9999-000		11,281.96	0.00

ACCOUNT TOTALS	11,285.51	11,285.51	\$0.00
Less: Bank Transfers	0.00	11,281.96	
Subtotal	11,285.51	3.55	
Less: Payment to Debtors	0.00		
NET Receipts / Disbursements	\$11,285.51	\$3.55	

Form 2
Cash Receipts and Disbursements Record

Exhibit 9

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Case Number: 18-00338 MJC

Trustee: William G. Schwab

Case Name: Alicia Rose Murphy

Bank Name: Signature Bank

Taxpayer ID#:

*****0708 - Checking Account

Period Ending: 12/29/21

Blanket Bond: \$6,889,586.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 Check or Ref. #	3 Paid To / Received From	4 Description of Transaction	Uniform Tran. Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/04/20		Texas Capital Bank	Transfer from account ending 2084	9999-000	11,281.96		11,281.96
06/30/20		Signature Bank	Bank and Technology Services Fee	2600-000		15.63	11,266.33
07/31/20		Signature Bank	Bank and Technology Services Fee	2600-000		18.61	11,247.72
08/31/20		Signature Bank	Bank and Technology Services Fee	2600-000		18.58	11,229.14
09/30/20		Signature Bank	Bank and Technology Services Fee	2600-000		17.95	11,211.19
11/02/20		Signature Bank	Bank and Technology Services Fee	2600-000		17.92	11,193.27
11/30/20		Signature Bank	Bank and Technology Services Fee	2600-000		18.49	11,174.78
12/31/20		Signature Bank	Bank and Technology Services Fee	2600-000		18.46	11,156.32
01/05/21	60001	INTERNATIONAL SURETIES, LTD.	Blanket bond #016026361 Period 1/1/2021 to 1/1/2022	2300-000		5.25	11,151.07
01/29/21		Signature Bank	Bank and Technology Services Fee	2600-000		17.28	11,133.79
02/26/21		Signature Bank	Bank and Technology Services Fee	2600-000		16.65	11,117.14
03/31/21		Signature Bank	Bank and Technology Services Fee	2600-000		20.19	11,096.95
06/02/21	60002	William G. Schwab, Trustee	Dividend of 100.0000000000%.	2100-000		5,387.00	5,709.95
06/02/21	60003	William G. Schwab, Trustee	Dividend of 100.0000000000%.	2200-000		48.98	5,660.97
06/02/21	60004	William G. Schwab, Esquire	Dividend of 100.0000000000%.	3110-000		2,673.50	2,987.47

Form 2
Cash Receipts and Disbursements Record

Exhibit 9

Page: 4

Case Number: 18-00338 MJC
Case Name: Alicia Rose Murphy
Taxpayer ID#:
Period Ending: 12/29/21

Trustee: William G. Schwab
Bank Name: Signature Bank
Account: *****0708 - Checking Account
Blanket Bond: \$6,889,586.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 Check or Ref. #	3 Paid To / Received From	4 Description of Transaction	Uniform Tran. Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/02/21	60005	William G. Schwab, Esquire	Dividend of 100.000000000%.	3120-000		10.79	2,976.68
06/02/21	60006	Quantum3 Group LLC as agent for Comenity Capital Bank	Dividend of 34.737491933%, Claim No.2.	7100-000		254.18	2,722.50
06/02/21	60007	M&T Bank	Dividend of 34.737491933%, Claim No.3.	7100-000		1,524.08	1,198.42
06/02/21	60008	Department Stores National Bank c/o Quantum3 Group LLC	Dividend of 34.737491933%, Claim No.4.	7100-000		1,198.42	0.00

ACCOUNT TOTALS	11,281.96	11,281.96	\$0.00
Less: Bank Transfers	11,281.96	0.00	

Subtotal	0.00	11,281.96
Less: Payment to Debtors	0.00	

NET Receipts / Disbursements	<u>\$0.00</u>	<u>\$11,281.96</u>
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TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****0708	0.00	11,281.96	0.00
Checking # *****2084	11,285.51	3.55	0.00
	<u>\$11,285.51</u>	<u>\$11,285.51</u>	<u>\$0.00</u>